

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE**

BULLETIN 95-4

Issued this 15th day of
August, 1995

**TO: ALL LIFE AND HEALTH INSURANCE COMPANIES LICENSED
TO DO BUSINESS IN MINNESOTA**

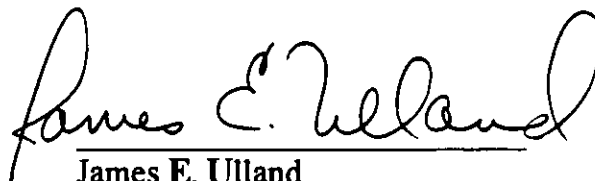
Re: Underwriting Standards

Recently, there has been considerable discussion regarding the use of domestic abuse as a factor in the selection or underwriting process.

Minnesota law provides that:

No life or health insurance company doing business in this state shall engage in any selection or underwriting process unless the insurance company establishes beforehand substantial data, actuarial projections or claims experience which support the underwriting standards used by the insurance company (Minn. Stat. § 72A.20, subd. 19.)

The Department of Commerce is not aware of "substantial data, actuarial projections or claims experience" which would support an underwriting policy of denying coverage to an applicant based on the fact that the applicant has been or may become a victim of domestic abuse. Therefore, the Department of Commerce considers the use of that fact as part of the selection or underwriting process to be illegal as it violates the Trade Practices Act.

A handwritten signature in cursive script, reading "James E. Ulland".

James E. Ulland
Commissioner of Commerce